

# PEHP Update

R. Chet Loftis

*May 9, 2013*



**peHP** Serving the Employees Who Serve Utah

- PEHP

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- Chapter 20 of Title 49
- Division of URS
- URS Board
- Four Different Insurance Products
- Separate Risk Pools
- State & Quasi
- Available to Other Public Entities
- Self-funded; Trust Principles

- Insurance Products

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- **Life & Accident**

- Guarantee Issue:  
\$150,000/\$50,000/\$15,000
- Voluntary: \$500,000/\$500,000/\$15,000
- Employer: \$25,000

- **Long-Term Disability**

- 67% replacement with 3-month waiting period
- Medical benefits

# • State Health Plan Options

## STAR

- \$1,500/\$3,000 Deductible
- 80/20 Coinsurance
- \$2,500/\$5,000/\$7,500 MOP
- \$750/\$1,500 HSA + \$1,416 Premium Savings = \$2,916

## Traditional

- \$250/\$500 Deductible & \$150 RX Deductible
- \$35/\$45/\$150 Copayment
- \$2,500/\$5,000/\$7,500 MOP
- \$1,416 Premium



- **State Risk Pool**

- **State Appropriation**

- \$211.5M in FY 2007
- \$212M in FY 2013
- 5.5% Increase in FY 2014
- Low Double Digit Increase in FY 2015

- **State Reserve**

- Target: 50 to 90 Days
- High of 109
- 50 days

- Health Reform Impact

1. Coverage Requirements 1.5%

2. Reinsurance Charge

FY 2014	\$2,283,063
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FY 2015	\$3,882,139
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FY 2016	\$2,598,033
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<u>FY 2017</u>	<u>\$ 998,957</u>
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<b>Total</b>	<b>\$9,762,192</b>
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5. Potential Penalties

- Serve Customers, Create Value,  
Positively Impact Market

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- Swing Benefit
- Fixed Hospital Contracting
- Active Open Enrollment
- Online Services
- Utah Basic Plus
- cHIE Enrollment
- Autism Pilot
- Improved Contracts and Contracting **peHP**
- Customer Centered

- PEHP Consumer Tools

## COST & QUALITY TOOLS



### Cost Calculator

Compare costs among medical providers. Estimate out-of-pocket costs based on your specific plan and network.



### Quality & Code Lookup

Look up doctors and see quality information. Get costs for services the cost calculator doesn't cover or look up by code.



### Find a Medication

Find the best value for prescription drugs. See coverage and pricing for any covered medicine based on your benefits.



### Cost-Saving Tips

Use tools and information here to get the best healthcare value and avoid unnecessary medical bills.

1. Cost Calculator
2. Quality & Code Lookup
3. Medication Pricing
4. Cost-Savings Tips

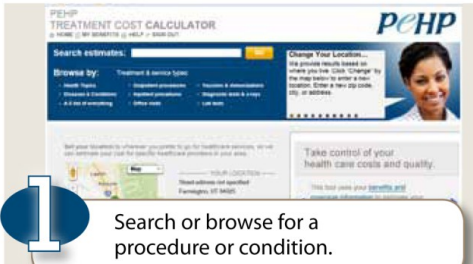
*pehp*



# • Cost Calculator

 We're taking the mystery out of healthcare pricing.


**Cost Calculator** » Get price estimates for more than 300 procedures, as well as descriptions and information about what to expect. Compare expected costs among providers near you. Customized estimates are based on your benefits.



**1** Search or browse for a procedure or condition.



**2** See cost estimates based on your specific benefits.



**3** Find local doctors, hospitals, and facilities.



**4** See doctors' cost and quality information and more.



**5** See detailed comparisons. Print or email estimates.

## And Much More ...

- » See detailed descriptions of your procedure or condition and treatment tips.
- » Search for providers near you, or change your location to search elsewhere.
- » See provider information, such as certifications and ratings, and map locations.

**peHP**

- Cost Calculator

PEHP  
TREATMENT COST CALCULATOR

HOME MY BENEFITS HELP SIGN OUT

**Search estimates:**  **GO**

**Browse by:**

- Health Topics
- Diseases & Conditions
- A-Z list of everything

**Treatment & service types:**

- Outpatient procedures
- Inpatient procedures
- Office visits
- Vaccines & immunizations
- Diagnostic tests & x-rays
- Lab tests

**PEHP Pharmacy**  
Find out how you can [save money on prescription drugs](#).

**Set your location** to wherever you prefer to go for healthcare services, so we can estimate your cost for specific healthcare providers in your area.

**Map**

**YOUR LOCATION**  
Street address not specified  
Salt Lake City, UT 84102

Address Powered By Google

**Change**

**How it works**

Your Benefits Your Location Historical Costs

**Treatment Cost Calculator**

**Estimate Costs** **Find Doctors** **Compare Doctors**

- Example: Cataract Repair

## Outpatient Facility

Your likely out-of-pocket cost is:

[How is this calculated?](#)



**\$2,239**

Based on average costs for in-network healthcare providers in Utah

\$2,114	\$2,239	\$2,423
Low	Likely	High

In-Network Out-of-Network

You Pay (estimate) Likely	In-Network	Out-of-Network
Deductible	\$1,813	\$2,813
Copayment	\$0	\$0
Coinsurance	\$428	\$453
Additional Out-of-Network Responsibility*		\$1,931
<b>PEHP Pays (estimate) Likely</b>	<b>\$1,706</b>	<b>\$679</b>
<b>Total Cost Estimate - Likely</b>	<b>\$3,946</b>	<b>\$5,877</b>
Primary Procedure	\$1,069	\$1,592
Other Procedures	\$0	\$0
Facility	\$2,877	\$4,285
Lab, X-ray, Anesthesia	\$0	\$0

## In Office

Your likely out-of-pocket cost is:

[How is this calculated?](#)



**\$429**

Based on average costs for in-network healthcare providers in Utah

\$354	\$429	\$519
Low	Likely	High

In-Network Out-of-Network

You Pay (estimate) Likely	In-Network	Out-of-Network
Deductible	\$429	\$429
Copayment	\$0	\$0
Coinsurance	\$0	\$0
Additional Out-of-Network Responsibility*		\$448
<b>PEHP Pays (estimate) Likely</b>	<b>\$0</b>	<b>\$0</b>
<b>Total Cost Estimate - Likely</b>	<b>\$429</b>	<b>\$877</b>
Primary Procedure	\$429	\$877
Other Procedures	\$0	\$0
Facility	\$0	\$0
Lab, X-ray, Anesthesia	\$0	\$0

**PEHP**

Final steps:



View on a map



Open as PDF



E-mail PDF

Back x-ray  
(in office)

### CHURCH, RYAN D

Group Name: CORAL  
DESERT SPINE & SURGERY  
1490 E FOREMASTER DR  
STE 220  
ST GEORGE, UT 84790

Phone: (435) 656-8366

2.1 miles - Map/Directions

### ANDERSON, MICHAEL B

Group Name: CENTRAL  
UTAH CLINIC ST GEORGE  
ORTHOPEDICS  
1490 E FOREMASTER DR  
STE 150  
ST GEORGE, UT 84790

Phone: (801) 375-8858

2.1 miles - Map/Directions

### HANSEN, STEPHEN M

Group Name: EVERGREEN  
MEDICAL  
619 S BLUFF ST TWR 1 STE  
400  
ST GEORGE, UT 84770

Phone: (801) 676-7627

Languages: FRENCH

6.2 miles - Map/Directions

Network

In-network

Specialty

Surgery, Orthopedic

Accepts new patients

Accepting New Patients

Office Hours (Local time)

Information not available

Extended Office Hours

Business hours

▶ YOUR SHARE

(Area range \$39 - \$64)

\$38

\$45

\$54

EMPLOYER/PLAN SHARE

(Area range \$0 - \$0)

\$0

\$0

\$0

▶ TOTAL COST

(Area range \$39 - \$64)

\$38

\$45

\$54

▶ QUALITY & CREDENTIALS

▶ ASSOCIATED PROVIDERS

0 Hospitals/clinics

0 Hospitals/clinics

0 Hospitals/clinics

Add another physician  
to compare



Add a Provider

Final steps:



View on a map



Open as PDF



E-mail PDF

- Cost Calculator


### What's In It

- 324 procedures
- 80% Most Common
- Full Descriptions
- Comparisons
- Real-time Paid Claims

### What's Not In It

- ER
- Medical Equipment
- Mental Health
- Dental & Vision
- Drug Cost

# • Quality & Code Lookup



→ See your **BENEFITS** and **CLAIM HISTORY**,  
download **FORMS**, and **ENROLL** online.

PEHP Home | Logout

[Welcome: Derek G Applegate](#)

### YOUR BENEFITS

- Benefit Information Library
- See Your Claims
- See Your Coverage

### COST & QUALITY TOOLS

- Cost Calculator New!
- Code & Quality Lookup New!**
- Price a Medication
- Cost-Saving Tips Coming Soon!

### PHARMACY AND FLEX\$

- Pharmacy Benefits
- Check Your FLEX\$ Balance

### ENROLLMENT

- Online Enrollment
- cHIE Enrollment

### PROFILE

- Change Address
- Change Password
- Notification Options
- HSA Elections

## Code & Quality Lookup

**i** This lookup supplements the [Cost Calculator](#), which gives detailed estimates of costs and benefits but excludes certain procedures and items. **Only codes that aren't available on the Cost Calculator are available here.**

The same doctor may have different fees at different locations. Be sure to select the right location.


**Plan Type**

- ☒ Medical
- ☐ Dental

**Provider or Facility Name:**



- Quality & Code Lookup

Code	Description	Fee at Office (total cost) 
99213	Physician office visit. The amount of time with the physician is determined by a person's condition and treatment needs.	78.5
99396	Comprehensive, preventive medical assessment for an adult. This typically includes age- and gender-appropriate history, exam, counseling, education and necessary lab work.	135.44
99395	Comprehensive, preventive medical assessment for an adult. This typically includes age- and gender-appropriate history, exam, counseling, education and necessary lab work.	126.65
Q0091	Collection and preparation of a Pap test sample from the vagina or cervix. The sample is delivered to a laboratory for examination.	45.04
36415	Routine procedure for taking a blood sample from an artery or vein.	3.21
81002	A basic urinalysis checks pH and looks for substances such as blood, crystals, bile and white blood cells (antibodies). These may be viewed under a microscope or detected with dip sticks or colorizing tablets. A computer analysis may be done as well.	3.87
99212	Physician office visit. The amount of time with the physician is determined by a person's condition and treatment needs.	46.54
99214	Physician office visit. The amount of time the physician devotes is determined by a person's condition and treatment needs.	115.55
59025	The fetal non-stress test evaluates the health status of the fetus during the last six to nine months of pregnancy. Belts around the mother's abdomen measure fetal movement and heart rate.	64.47
85018	The hemoglobin count helps to evaluate the amount of iron in the blood. It can be done as part of a complete blood count (CBC). A low count can be an indicator of anemia.	3.58

Don't see the code you are looking for? Enter it in the textbox below.

lookup code

[Problems finding your procedure or item?](#)

# • Measuring Quality

## Quality & Code Lookup

### Alta View Hospital

#### Hospitals

9660 S 1300 E Sandy, UT 84094

[Performance Benchmarks](#)  
[Utah Hospital Comparison Report](#)

★★★★★ 6 Reviews

Overall rating: ★★★★★

1. Overall satisfaction.  
★★★★★
2. Registration. Consider: Was your wait time reasonable? Was paperwork easy to understand and file? Did they give you information about costs?  
★★★★★
3. Professionalism, knowledge, and attentiveness of the staff.  
★★★★★
4. Communication. Consider: Did they adequately explain your condition? Did they discuss costs? Did you understand where to get and how to take your medicine? Did they leave with a clear understanding of what to do next?  
★★★★★

 [Rx Best Practices](#)



## Utah Hospital Comparison Report, 2011

UTAH DEPARTMENT OF HEALTH

Home Hospital Quality Average Hospital Charges Resources

Hospital Quality Ratings for the Public

### Hospital Quality Ratings

#### Choose Hospitals

By Hospital By ZIP Code By Region

Please select one or more hospitals:

☐ Select/Deselect All Hospitals

- ☐ Alta View Hospital
- ☐ American Fork Hospital Center
- ☐ Ashley Regional Medical Center
- ☐ Bear River Valley Hospital
- ☐ Beaver Valley Hospital
- ☐ Blue Mountain Hospital
- ☐ Brigham City Community Hospital
- ☐ Cache Valley Specialty Hospital
- ☐ Castlevue Hospital

#### Choose Health Topic

Please select a health topic:

- Select a Topic -



- Rate Providers

## Claims History

Service Date	Claim ID	Provider	Claim Survey
▶ 11/28/2012	<a href="#">121129105836</a>	Dr. Joe Smith	
▶ 11/28/2012	<a href="#">121129105831</a>	Dr. Jane Smith	<a href="#">Review</a>
▶ 09/22/2012	<a href="#">122792128.0074</a>	Local pharmacy	
▶ 07/11/2012	<a href="#">120723101431</a>	Dr. John Jones	
▶ 05/23/2012	<a href="#">120601104553</a>	Dr. Nancy Jones	
▶ 05/23/2012	<a href="#">120601104540</a>	Dr. Susan Baker	

- Available on all EOB's on myPEHP
- Rates medical and dental providers
- Results to be shown in:

# • Quality & Code Lookup

Brady, Margo Jones  
Physical Therapy  
5151 S 900 E Ste 100

select

No reviews

Overall rating: ★★★★★

Farley-jones, Dianne  
Family Practice  
1175 E 3200 N Lehi, U

No reviews

1. Rate your overall satisfaction with your visit.



Jones, Alan C  
Ear, Nose & Throat  
1959 N Aaron Dr Ste F

No reviews



3. Rate your doctor's understanding of your condition and the quality of care you received.



Jones, Alicia  
Obstetrics And Gynecology  
9600 S 1200 E Ste 300

★★★★★ [1 Review](#)

4. Rate your doctor's engagement and personal involvement. Consider: Did he/she answer your questions? Did he/she present options? Were you involved and engaged in your own care?



Jones, Catherine  
Nurse Midwives  
5495 S 500 E Ste 310

No reviews

5. Rate your doctor and his/her staff's explanation of costs. For example, did they help you get the best value by helping you verify if any other providers, labs, or equipment are in your network?



Jones, Christopher  
Internal Medicine  
5770 S 250 E Ste 335

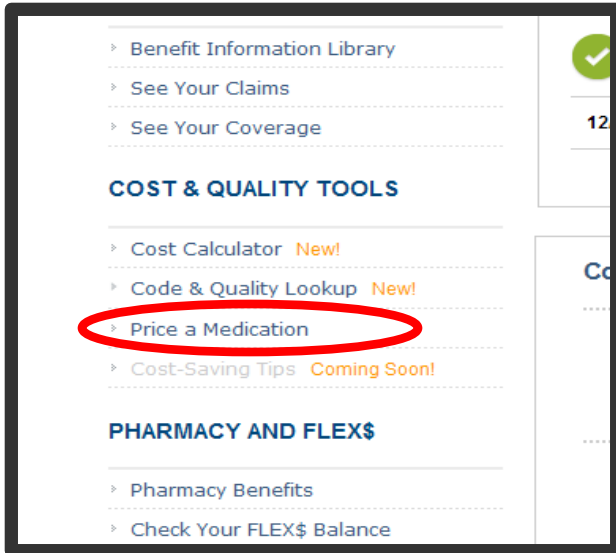
★★★★★ [2 Reviews](#)

6. Rate the service provided by the doctor's staff.



peHP

- Drug Pricing



- Not available on TCC
- Click “*Price a Medication*”
- Single sign on to Express Scripts
- Populates with recent searches
- Search by condition



Go to: [Prescriptions](#) ▶ [My Rx Choices](#)

## My Rx Choices®

Have a question? Need help? [learn more >>](#)

**Choose alternatives for your doctor to consider and click the "continue" button to go to the next step.**






For your convenience, **we've preselected** the lowest-cost medication alternatives available at this time. There may be multiple lower-cost alternatives.

- To review other alternatives, which could have the same or similar pricing, click the "view other alternatives" link for each medication.
- To remain on your current medication, select the radio button to the left of the medication name.
- Learn about our [Extended Payment Program](#), which lets you pay for medications in 3 monthly installments. [Calculate your estimated monthly payments.](#)

If you received a letter from us regarding potential savings using **My Rx Choices**, the savings may be different from what is displayed below because **My Rx Choices** uses the most current pricing based on your plan.

Please note, your plan has an out-of-pocket maximum. The "You pay" amounts shown below, for both the per fill and per year costs, are based upon what you would pay for the medication today. Once you have satisfied your out-of-pocket maximum, the "You pay" amounts will change.

scroll to continue ↓

Medication	You pay	Lower-cost choice	You pay	YOU SAVE
 <b>LIPITOR</b> 20mg Tablet (brand) Dosage: 1 Tablet, once a day       Pharmacy: Retail <ul style="list-style-type: none"> <li>• <b>! Coverage rules may apply.</b></li> <li>• <a href="#">Get different results with different days' supply and quantity</a></li> <li>• <a href="#">How is my cost determined?</a></li> </ul>	\$2,245.44 per year       \$187.12** for 30 days	 <b>pravastatin sodium</b> 40 MG Tablet (generic alternative  ) Dosage: 2 Tablets, once a day   <a href="#">view report&gt;&gt;</a>   Pharmacy: <b>Mail order</b> <ul style="list-style-type: none"> <li>• <b>! Coverage rules may apply.</b></li> <li>• <a href="#">Compare drug information</a> </li> <li>• <a href="#">How is my cost determined?</a></li> </ul>	\$40.00 per year       \$10.00 for 90 days	<b>\$2,205.44</b> per year  <a href="#">▶ Explain my savings</a>  <div>View other alternatives, including mail service</div>
Savings per year:				<b>\$2,205.44</b>

<< previous

**Your choices could save you \$2,205.44 out of a possible \$2,205.44 once your doctor approves. When you click the "continue" button, your choices will also be checked for possible drug interactions.**

continue



- Cost-Saving Tips

[→](#) See your **BENEFITS** and **CLAIM HISTORY**,  
download **FORMS**, and **ENROLL** online.

PEHP Home | Logout

Welcome: Test User

**YOUR BENEFITS**

- Benefit Information Library
- See Your Claims
- See Your Coverage

**COST & QUALITY TOOLS**

- Cost Calculator **New!**
- Quality & Code Lookup **New!**
- Price a Medication
- Cost-Saving Tips **New!****

**PHARMACY AND FLEX\$**

- Pharmacy Benefits
- Check Your FLEX\$ Balance

**ENROLLMENT**

- Online Enrollment
- CHIE Enrollment

**PROFILE**

- Change Address
- Change Password

### Cost-Saving Tips

#### How to get the best healthcare value

PEHP plans provide excellent, easy-to-use benefits. But to get the most from your plan, you have to be informed and proactive.

Use the tools and information here to get the best healthcare value and avoid unnecessary medical bills. Check here frequently for new tips on how to be a wise healthcare consumer.

#### How to Use PEHP Cost & Quality Tools



[» Download Flier](#)

#### Save Money on Urgent and Emergency Care

When you need after-hours care for a condition that isn't life-threatening or severe, see how much money you could save by choosing an urgent care center instead of the ER.


[» Download Flier](#)

## 10 COSTLY COVERAGE TRAPS

And how to avoid them

PEHP provides excellent, easy-to-use benefits. But you have to be informed and proactive to get the most from your plan. Here are 10 common issues to know to avoid unexpected or unnecessary medical bills.

This brochure provides a brief overview only. Please refer to www.pehp.org for your benefit summary and member policy for complete details about your plan.



## \$1,396 OR \$119?

### IT'S YOUR CHOICE


A broken arm doesn't have to break the bank. It's Saturday afternoon. The kids are playing in the backyard. One falls and breaks his arm. Where you choose to take him for treatment could save you a bundle.

Your Doctor (Primary Care)	Urgent Care Center	Emergency Room
For most non-urgent conditions when you can be seen during usual hours.	When you need immediate medical attention, but your doctor isn't available.	For emergencies in which your life may be in danger or you're suffering severe symptoms.
<b>EXAMPLES:</b> • Headaches • Stomach issues	<b>EXAMPLES:</b> • Sprains • Broken bones	<b>EXAMPLES:</b> • Heart attack or stroke • Injury with severe injury with severe

### ASK YOUR DOCTOR:

## "Can this procedure" be performed IN-OFFICE?"

This simple question could save you a bundle. Some outpatient services are available at both the doctor's office and at a facility, such as a hospital. For such services, costs at a doctor's office average \$430, while costs at a facility average \$1,500\*.



**Costs by Office**  
\$430 vs \$1,500

Learn more ways to be a wise healthcare consumer:  
[www.pehp.org/yourmoney](http://www.pehp.org/yourmoney)

**PEHP** Serving the Employees Who Serve Utah

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## Seek Value and Win in Two Ways

Share the Savings! When you're a wise healthcare consumer, you benefit twice. You save money immediately with lower out-of-pocket costs. And you help keep your premiums low. Understand costs by using our [Cost & Quality Tools](#). Learn about your benefits at [myPEHP](#) and check frequently for the latest [cost-saving tips](#).

### Not a Traditional Insurance Company

PEHP is a nonprofit trust. We collect a fixed fee to administer your plan and never make a profit. You and your employer pay the cost of all medical expenses.

### You Choose How the Money is Spent

The money we hold to pay claims is yours — it's money your employer has set aside for your benefits. We just hold it and spend based on your choices. When you make wise choices, it means lower premiums and more money for things like pay raises.

### Working Together

We're all in this together: PEHP, your employer, and you. If together we can figure out ways to control costs while making sure you get the best care, we all win.

